

- A1
Cont.
- (a) obtaining user profile information;
 - (b) obtaining at least one of a calendar, email, contact list, task list, and notes from a user device;
 - (c) storing the user profile information and the at least one of the calendar, email, contact list, task list, and notes in a centralized, Internet-accessible database; [and]
 - (d) providing user access to the database from an Internet enabled device for allowing the user to alter the user profile information and access the at least one of the calendar, email, contact list, task list, and notes;
 - (e) receiving permission from the user to allow a third party to access the user profile information; and
 - (f) providing access to the user profile information on the database to the third party.
2. (Amended) A method for creating a user network interface as recited in claim 1, [including the step of securing the user profile information against access by an unauthorized Internet enabled device] wherein the third party is a merchant utilizing the user profile information for offering a personalized service to the user.

- SUB B5
- A3
10. An apparatus that creates an information summary, comprising:
- (a) a processor;
 - (b) a memory that stores information under the control of the processor;
 - (c) logic that obtains user profile information;
 - (d) logic that obtains at least one of a calendar, email, contact list, task list, and notes from a user device;
 - (e) logic that stores the user profile information and the at least one of the calendar, email, contact list, task list, and notes in a centralized database; [and]
 - (g) logic that provides user access to the database from an Internet enabled device for allowing the user to alter the user profile information and access the at least one of the calendar, email, contact list, task list, and notes;
 - (h) logic that receives permission from the user to allow a third party to access the user profile information; and
 - (i) providing access to the user profile information on the database to a third party.
11. A computer program embodied on a computer-readable medium that creates an information summary, comprising: